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street address and zip code, into an eleven digit zip code. That is, the RPP produces an eleven digit zip code based on merchant name, city, and state in the payment information. In order to avail the merchant information which the inventors have determined to be mostly likely to contain errors, the received merchant street address and zip code are not considered. Hence, in step 63 the RPP 3 identifies an eleven digit zip code based only on the merchant's name, city and state.

IN THE FIGURES

Please amend Figure 3 as indicated in red on the attached drawing submitted herewith under a Request for Approval of Drawing Changes. A substitute sheet with Figure 3 modified to incorporate the indicated amendment(s) are also submitted herewith.

IN THE CLAIMS

Please amend claims 1, 2, 8, 10, 11, 13-15, 17, 20, 22 and 25 as follows (See also attached Claim Amendment Appendix):

1. (Twice Amended) A computer implemented method for locating a payee record, comprising the steps of:

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establishing a database including payee records, each payee record having a payee zip code;

receiving a payor's payment information, including a payee zip code;

processing the payment information other than the received payee zip code to identify an eleven digit zip code for a payee; and

Cont^f accessing the database to locate the payee record having the payee zip code corresponding to the identified eleven-digit zip code.

C³ 2. (Twice Amended) The method of claim 1, wherein:

the received payment information includes the received payee zip code and payee name information; and

the processed payment information includes the payee name information.

C⁴ 8. (Twice Amended) The method of claim 1, wherein the received payment information includes a payor account number with the payee, the database includes respective different alteration rules, corresponding to different payees associated with the payee records, for altering account numbers and validation rules corresponding to payee values for fields of the account number for validating the account number, and further comprising the steps of:

verifying that the account number conforms to the validation rules; and

transforming the verified account number into an altered account number according to the alteration rules corresponding to the payee.

C⁵ 10.(Amended) A computer implemented process for locating a merchant record, comprising:

receiving name, street address, city and state information associated with a merchant;

processing the name, city and state information to identify an eleven digit zip code; and

accessing a database of merchant records to locate a merchant record for the merchant corresponding to the eleven digit zip code.

11. (Twice Amended) An automated processing system for retrieving a payee record, comprising:

a storage device configured to store payee records, each payee record having an associated one of a plurality of payee zip codes;

a data input unit configured to receive a payor's payment information, including a zip code of a payee; and

a processor configured to process the payment information, excluding the received payee zip code, to produce an eleven-digit zip code for the payee and to retrieve one or more of the plurality of payee records having the associated zip code corresponding to the eleven-digit zip code from the storage device.

13. (Twice Amended) The automated system of claim 11, wherein the processor is further configured to direct a payment to the payee in accordance with the retrieved payee record.

14. (Thrice Amended) The automated system of claim 11, wherein:

the payment information includes a payor account number with the payee;
the storage device is further configured to store validation rules corresponding to payee values for fields of the account number, and alteration rules, associated with the payee;
and

CS the processor is further configured to process the payment information to verify that the payor account number conforms to the validation rules associated with the payee and to alter the payor account number according to the alteration rules associated with the payee.

15. (Twice Amended) The automated system of claim 14, wherein:

the payee has a plurality of remittance centers;
C⁹ the processor is further configured to process the payor account number to identify a single remittance center of the plurality of remittance centers to which payment is to be directed and to direct payment to the single remittance center.

17. (Twice Amended) The article of manufacture of claim 16, wherein the received payment information includes the received payee zip code and payee name information, and the computer program is further configured to cause the computer to operate so as to:

C¹⁰ process the payee name information to identify the eleven digit zip code.

20. (Thrice Amended) The article of manufacture of claim 16, wherein the payment information includes a payor account number with the payee; and the computer program is further configured to cause the computer to operate so as to:

C¹¹ verify that the received account number conforms to validation rules corresponding to payee values for fields of the account number; and

transform the verified account number into an altered account number according to alteration rules of the payee.

22. (Twice Amended) A system for processing payment information comprising:

a network;

a first station, coupled to the network, configured to generate payment information, including a payee name, payee address data, and a payor account number with a payee;

a database including payee records; and

C¹² a second station, coupled to the network, configured to receive the payment information from the first station via the network, process the payment information, including the payee name and the payee address data, to produce an eleven digit zip code for the payee, access the database to locate a payee record for the payee corresponding to the eleven digit zip code, and direct a payment to the payee in accordance with the located payee record.

C¹³ 25. (Amended) The system of claim 22, wherein:

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cont
C13 the processed payment information includes a portion of the payee name and a portion of the payee address data.

Please add the following new claim 29:

C14 29. The automated system of claim 11, wherein the payment information includes a name of the payee and the processor is further configured to also process the payee name to produce the eleven digit zip code.
